

SUBCHAPTER 16. CARIBBEAN STUD POKER

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19:47-16.1 Definitions

The following words and terms, when used in this subchapter, shall have the following meanings unless the context clearly indicates otherwise:

"Ante wager" means the initial wager placed prior to any cards being dealt in order to participate in the round of play.

"Bet wager" means an additional wager made by a player, in an amount double the player's ante wager, after all cards for the round of play have been dealt but before the dealer's hole cards are exposed.

"Fold" means the withdrawal of a player from a round of play by discarding his or her hand of cards after all cards have been dealt and prior to placing a bet wager.

"Hand" means the five card hand dealt to each player and the dealer.

"Hole card" means any of the four cards which are dealt face down to the dealer.

"Progressive payout hand" means a flush, full house, four-of-a-kind, straight flush or royal flush, as defined in N.J.A.C. 19:47-16.5 and 16.11.

"Push" means a tie, as defined in N.J.A.C. 19:47-16.10.

"Qualifying hand" means the dealer's hand as defined in N.J.A.C. 19:47-16.10, with a rank of ace, king, four, three and two or better.

"Rank" or "ranking" means the relative position of a card or group of cards as set forth in N.J.A.C. 19:47-16.5.

"Round of play" or "round" means one complete cycle of play during which all players then playing at the table have been dealt a hand, have folded or wagered upon it, and have had their wagers paid off or collected in accordance with the rules of this subchapter.

"Stub" means the remaining portion of the deck after all cards in the round of play have been dealt.

"Suit" means one of the four categories of cards: club, diamond, heart or spade, with no suit being higher in rank than another.

As adopted, effective: 08/07/95

19:47-16.2 Cards; number of decks

(a) Except as provided in (b) below, caribbean stud poker shall be played with one deck of cards with backs of the same color and design, one additional cutting card and one additional cover card to be used in accordance with the procedures set forth in N.J.A.C. 19:47-16.4. The cutting card and cover card shall be opaque and in a solid color readily distinguishable from the color of the backs and edges of the playing cards, as approved by the Commission. The deck of cards shall meet the requirements of N.J.A.C. 19:46-1.17.

(b) If an automated card shuffling device is used, a casino licensee shall

be permitted to use a second deck of cards to play the game, provided that:

1. Each deck of cards complies with the requirements of (a) above;
2. The backs of the cards in the two decks are of different color;
3. One deck is being shuffled by the automated card shuffling device while the other deck is being dealt or used to play the game;
4. Both decks are continuously alternated in and out of play, with each deck being used for every other round of play; and
5. The cards from only one deck shall be placed in the discard rack at any given time.

As adopted, effective: 08/07/95

As amended, effective: 09/08/98

19:47-16.3 Opening of the table for gaming

(a) After receiving a deck of cards at the table in accordance with N.J.A.C. 19:46-1.18, the dealer shall, as applicable, comply with the requirements of either N.J.A.C. 19:46-1.18(e)1 and (b) through (d) below or the requirements of N.J.A.C. 19:46-1.18(e)2 and (r).

(b) Following the inspection of the cards by the dealer and the verification by the floorperson assigned to the table, the cards shall be spread out face up on the table for visual inspection by the first player to arrive at the table. The cards shall be spread out according to suit and in sequence.

(c) After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards and stacked. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 19:47-16.4.

(d) If a casino licensee uses an automated card shuffling device to play the game and two decks of cards are received at the table pursuant to N.J.A.C. 19:46-1.18 and 19:47-16.2, each deck of cards shall be separately sorted,

inspected, verified, spread, inspected, mixed, stacked and shuffled in accordance with the provisions of (a) through (c) above.

As adopted, effective: 08/07/95

As amended, effective: 03/19/07

19:47-16.4 Shuffle and cut of the cards

(a) Immediately prior to the commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 19:46-1.18(r), and after each round of play has been completed, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack; provided, however, that nothing herein shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly into a dealing shoe.

(b) After the cards have been shuffled and stacked, the dealer shall:

1. If the cards were shuffled using an automated card shuffling device, deal or deliver the cards in accordance with the procedures set forth in N.J.A.C. 19:47-16.7, 16.8 or 16.9; or

2. If the cards were shuffled manually or were pre-shuffled pursuant to N.J.A.C. 19:46-1.18(r), cut the cards in accordance with the procedures set forth in (c) below.

(c) If a cut of the cards is required, the dealer shall:

1. Cut the deck, using one hand, by:
 - i. Placing the cover card on the table in front of the deck of cards;
 - ii. Taking a stack of at least 10 cards from the top of the deck and placing them on top of the cover card;

iii. Placing the cards remaining in the deck on top of the stack of cards that were cut and placed on the cover card pursuant to section (c)1ii above; and

iv. Removing the cover card and placing it in the discard rack; and

2. Deal the cards in accordance with the procedures set forth in N.J.A.C. 19:47-16.7, 16.8 or 16.9.

(d) Notwithstanding (c) above, after the cards have been cut and before any cards have been dealt, a casino supervisor may require the cards to be recut if he or she determines that the cut was performed improperly or in any way that might affect the integrity or fairness of the game.

(e) Whenever there is no gaming activity at a caribbean stud poker table which is open for gaming, the cards shall be spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the procedures outlined in N.J.A.C. 19:47-16.3(c) shall be completed.

As adopted, effective: 08/07/95

As amended, effective: 05/20/96

As amended, effective: 03/19/07

19:47-16.5 Caribbean stud poker rankings

(a) The rank of the cards used in caribbean stud poker, for the determination of winning hands, in order of highest to lowest rank, shall be: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3, and 2. Notwithstanding the foregoing, an ace may be used to complete a "straight flush" or "straight" formed with a 2, 3, 4 and 5.

(b) The permissible poker hands at the game of caribbean stud poker, in order of highest to lowest rank, shall be:

1. "Royal flush" is a hand consisting of an ace, king, queen, jack

and 10 of the same suit;

2. "Straight flush" is a hand consisting of five cards of the same suit in consecutive ranking, with king, queen, jack, 10 and nine being the highest ranking straight flush and ace, two, three, four and five being the lowest ranking straight flush;

3. "Four-of-a-kind" is a hand consisting of four cards of the same rank, with four aces being the highest ranking four-of-a-kind and four twos being the lowest ranking four-of-a-kind;

4. "Full house" is a hand consisting of "three-of-a-kind" and a "pair," with three aces and two kings being the highest ranking full house and three twos and two threes being the lowest ranking full house;

5. "Flush" is a hand consisting of five cards of the same suit;

6. "Straight" is a hand consisting of five cards of consecutive rank, regardless of suit, with an ace, king, queen, jack and 10 being the highest ranking straight and an ace, two, three, four and five being the lowest ranking straight; provided, however, that an ace may not be combined with any other sequence of cards for purposes of determining a winning hand (e.g., queen, king, ace, two, three);

7. "Three-of-a-kind" is a hand consisting of three cards of the same rank, with three aces being the highest ranking three-of-a-kind and three twos being the lowest ranking three-of-a-kind;

8. "Two pairs" is a hand containing two "pairs," with two aces and two kings being the highest ranking two pair and two threes and two twos being the lowest ranking two pair; and

9. "One Pair" is a hand containing two cards of the same rank, with two aces being the highest ranking pair and two twos being the lowest ranking pair.

(c) When comparing two hands which are of identical poker hand rank pursuant to the provisions of this section, or which contain none of the hands authorized herein, the hand which contains the highest ranking card as

provided in (a) above which is not contained in the other hand shall be considered the higher ranking hand. If the hands are of identical rank after the application of this subsection, the hands shall be considered a push.

As adopted, effective: 08/07/95

19:47-16.6 Wagers

(a) All wagers at caribbean stud poker shall be made by placing gaming chips or plaques and, if applicable, a match play coupon on the appropriate betting areas of the table layout. A verbal wager accompanied by cash shall not be accepted.

(b) All ante wagers shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedure in N.J.A.C. 19:47-16.7, 16.8 or 16.9. Except as provided in N.J.A.C. 19:47-16.7, no wager shall be made, increased, or withdrawn after the dealer has announced "No more bets."

(c) Upon placing an ante wager, a player may, at his or her discretion, place a progressive payout wager either by depositing a \$1.00 gaming chip into the acceptor device designated for that player or by redeeming a progressive wager coupon in accordance with the provisions of N.J.A.C. 19:45-1.18. Each player shall be responsible for verifying that his or her respective acceptor light has been properly illuminated.

(d) A "bet" wager shall be made in accordance with N.J.A.C. 19:47-16.10.

(e) A player shall not be permitted to play more than one hand per round of play.

(f) Only players who are seated at the caribbean stud poker table may place a wager at the game. Once a player has placed a wager and received cards, that player must remain seated until the completion of the round of play.

As adopted, effective: 08/07/95

As amended, effective: 12/02/96

19:47-16.7 Procedure for dealing the cards from a manual dealing shoe

(a) If a casino licensee chooses to have the cards dealt from a manual dealing shoe, the dealing shoe shall meet the requirements of N.J.A.C. 19:46-1.19 and shall be located on the table in a location as approved by the Commission. Once the procedures required by N.J.A.C. 19:47-16.4 have been completed, the stacked deck of cards shall be placed in the dealing shoe either by the dealer or by an automatic shuffling device.

(b) Prior to dealing the cards and once all ante and progressive payout wagers have been placed, the dealer shall then announce "No more bets" and press the "lock-out" button on the table controller panel. Once the "lock-out" button has been pressed, if any wagers have been placed on the progressive wager, the dealer shall remove these wagers from the table inventory return device, and on the layout in front of the table inventory container, verify that the number of gaming chips wagered equals the number of lights illuminated on the acceptor devices, and place the gaming chips into the table inventory container in accordance with N.J.A.C. 19:45-1.20.

(c) Each card shall be removed from the dealing shoe with the hand of the dealer that is closest to the dealing shoe and placed on the appropriate area of the layout with the opposite hand.

(d) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal the cards as follows:

1. One card face down to each player;
2. One card face up to an area directly in front of the table inventory container designated for the dealer's hand;
3. A second card face down to each player directly on top of that

player's first card;

4. A second card face down to the dealer to the right of the dealer's first card dealt face up; and

5. A third, fourth and fifth card, in succession, face down to each player and the dealer directly on top of the preceding card dealt face down.

(e) After five cards have been dealt to each player and the area designated for the hand of the dealer, the dealer shall remove the stub from the manual dealing shoe and, except as provided in (f) below, place the stub in the discard rack without exposing the cards.

(f) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still present in the deck. The dealer shall determine the number of cards in the stub by counting the cards face down on the layout.

1. If the count of the stub indicates that 52 cards are in the deck, the dealer shall place the stub in the discard rack without exposing the cards.

2. If the count of the stub indicates that the number of cards in the deck is incorrect, the dealer shall determine if the cards were misdealt. If the cards have been misdealt (a player or the area designed for the placement of the dealer's hand has more or less than five cards) but 52 cards remain in the deck, all hands shall be void pursuant to N.J.A.C. 19:47-16.13. If the cards have not been misdealt, all hands shall be considered void and the entire deck of cards shall be removed from the table pursuant to N.J.A.C. 19:46-1.18.

As adopted, effective: 08/07/95

As amended, effective: 07/19/99

19:47-16.8 Procedures for dealing the cards from the hand

(a) Notwithstanding any other provisions of N.J.A.C. 19:46 or this chapter, a casino licensee may, in its discretion, permit a dealer to deal the cards used to play caribbean stud poker from his or her hand.

(b) If a casino licensee chooses to have the cards dealt from the dealer's hand, the following requirements shall be observed.

1. The casino licensee shall use an automated shuffling device to shuffle the cards.

2. Once the procedures required by N.J.A.C. 19:47-16.4 have been completed, the dealer shall place the stacked deck of cards in either hand.

i. Once the dealer has chosen the hand in which he or she will hold the cards, the dealer shall use that hand whenever holding the cards during that round of play.

ii. The cards held by the dealer shall at all times be kept in front of the dealer and over the table inventory container.

3. The dealer shall then announce "No more bets" and press the lock-out button in accordance with N.J.A.C. 19:47-16.7 prior to dealing any cards. The dealer shall deal each card by holding the deck of cards in the chosen hand and using the other hand to remove the top card of the deck and place it face down on the appropriate area of the layout.

(c) The dealer shall, starting with the player farthest to his or her left and continuing around the table in a clockwise manner, deal the cards as follows:

1. One card face down to each player;
2. One card face up to an area directly in front of the table inventory container designated for the dealer's hand;
3. A second card face down to each player directly on top of that player's first card;
4. A second card face down to the dealer to the right of the dealer's first card dealt face up; and
5. A third, fourth and fifth card face down to each player and the dealer, in succession, directly on top of the preceding card dealt face down.

(d) After five cards have been dealt to each player and the area designated for the placement of the dealer's hand, the dealer shall, except as

provided in (e) below, place the stub in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still present in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 19:47-16.7.

As adopted, effective: 08/07/95

As amended, effective: 07/19/99

19:47-16.9 Procedures for dealing the cards from an automated dealing shoe

(a) Notwithstanding any other provision of N.J.A.C. 19:46 or this chapter, a casino licensee may, in its discretion, choose to have the cards used to play caribbean stud poker dealt from an automated dealing shoe which dispenses cards in stacks of five cards, provided that the shoe, its location and the procedures for its use are approved by the Commission.

(b) If a casino licensee chooses to have the cards dealt from an automated dealing shoe, the following requirements shall be observed.

1. Once the procedures required by N.J.A.C. 19:47-16.4 have been completed, the cards shall be placed in the automated dealing shoe.

2. The dealer shall then announce "No more bets" and press the lock-out button in accordance with N.J.A.C. 19:47-16.7.

(c) The dealer shall deliver the first stack of cards dispensed by the automated dealing shoe face down to the player farthest to his or her left who has placed a wager in accordance with N.J.A.C. 19:47-16.6. As the remaining stacks are dispensed to the dealer by the automated dealing shoe, the dealer shall, moving clockwise around the table, deliver a stack face down to each of the other players who has placed a wager in accordance with N.J.A.C. 19:47-16.6. The dealer shall then deliver a stack of five cards face down to the area

designated for the dealer's hand.

(d) After each stack of five cards has been dispensed and delivered in accordance with this subsection, the dealer shall remove the stub from the automated dealing shoe and, except as provided in (e) below, place the cards in the discard rack without exposing the cards.

(e) The dealer shall be required to count the stub at least once every five rounds of play in order to determine that the correct number of cards are still present in the deck. The dealer shall count the stub in accordance with the provisions of N.J.A.C. 19:47-16.7.

(f) Notwithstanding the provisions of (e) above, the counting of the stub shall not be required if an automated card shuffling device is used that counts the number of cards in the deck after the completion of each shuffle and indicates whether 52 cards are still present. If the automated card shuffling device reveals that an incorrect number of cards are present, the deck shall be removed from the table in accordance with the provisions of N.J.A.C. 19:46-1.18.

(g) The stack of five cards comprising the dealer's hand shall then be spread in a row directly in front of the table inventory container with the top card to the dealer's right and the bottom card to the dealer's left. The dealer shall then expose the bottom card of the dealer's hand, or that card farthest to the dealer's left, and the round of play shall proceed in accordance with N.J.A.C. 19:47-16.10.

As adopted, effective: 08/07/95

As amended, effective: 07/19/99

**19:47-16.10 Bet wagers; procedure for completion of each round of play;
collection and payment of wagers**

(a) After the dealing procedures required by N.J.A.C. 19:47-16.7, 16.8 or 16.9 have been completed but before the dealer exposes the hole cards, each

player shall, after examining his or her cards, either place a bet wager in the designated betting area or fold and forfeit the ante wager. If a player folds, the entire ante wager shall be collected by the dealer and placed in the table inventory container. A folded hand shall then be immediately collected by the dealer and placed in the discard rack.

(b) Each player who makes a bet wager shall be responsible for his or her own hand and no other person other than the dealer may touch the cards of that player. Each player shall be required to keep the five cards in full view of the dealer at all times. Once each player has examined his or her cards and placed the five cards face down on the appropriate area of the layout, the player shall not touch the cards again.

(c) No player may exchange or communicate information regarding his or her hand prior to the dealer revealing the hole cards. Any violation shall result in a forfeiture of all wagers on that round by the players communicating.

(d) After all players have either placed a bet wager or folded, the dealer shall turn over and reveal the dealer's hole cards and set the highest ranking poker hand.

(e) Except as otherwise provided in (g) below, after the hole cards are revealed, the dealer shall, starting with the player farthest to his or her right, turn over the player's cards and if the dealer has a qualifying hand:

1. All losing wagers shall immediately be collected by the dealer and placed in the table inventory container. All losing hands shall then be immediately collected by the dealer and placed in the discard rack. Ante and bet wagers made by a player shall lose if the qualifying hand of the dealer has a hand rank which is higher than the hand of that player.

2. If the hand of the player ties with that of the dealer's qualifying hand, the hand of the player shall be a push. The dealer shall not collect or pay the wagers, but shall immediately collect the cards of that player after all losing wagers and hands have been collected.

3. After all losing wagers and pushes have been settled, all

winning wagers shall be paid. All winning hands shall remain face up on the layout until all winning ante, bet wagers and, if applicable, progressive payout wagers are paid. Winning wagers shall be paid in accordance with the payout odds listed in N.J.A.C. 19:47-16.12. The dealer shall pay all winning wagers beginning with the player farthest to the right of the dealer and continuing counterclockwise around the table. Any wager made by a player shall win if the hand of the player has a hand rank higher than that of the dealer's qualifying hand. After paying all winning ante and bet wagers, the dealer shall immediately collect the cards of all winning players and place them in the discard rack, together with the remaining cards in the deck used for that round of play; provided however, if a player has won a progressive payout which is not being paid from the table inventory container, the cards of that player shall remain on the table until the necessary documentation has been completed pursuant to N.J.A.C. 19:45-1.52.

(f) Except as provided in (g) below, after the hole cards are revealed, if the dealer does not have a qualifying hand:

1. It shall be the option of the casino licensee whether or not the dealer shall turn over the player's cards. If the casino elects not to turn over all the player's cards, the dealer shall be required to turn over the cards of any player who has made a progressive wager pursuant to N.J.A.C. 19:47-16.11;

2. The dealer shall immediately announce "No hand" and shall pay all ante wagers at payouts odds of 1 to 1. The dealer shall pay all ante wagers beginning with the player farthest to the right of the dealer and continuing counterclockwise around the table.

3. All bet wagers shall be considered void and the dealer shall neither collect nor pay said wagers.

4. After paying all ante wagers, the dealer shall immediately collect the cards of all players and place them in the discard rack, together with the remaining cards in the deck used for the round of play; provided however, if a player has won a progressive payout which is not being paid from the table

inventory container, the cards of that player shall not be collected until the necessary documentation has been completed pursuant to N.J.A.C. 19:45-1.52.

(g) All cards collected by the dealer shall be picked up in order and placed in the discard rack in such a way that they can be readily arranged to reconstruct each hand in the event of a question or dispute.

As adopted, effective: 08/07/95

19:47-16.11 Progressive payout

(a) A progressive payout wager shall be paid pursuant to the payout table listed in N.J.A.C. 19:47-16.12, the procedures approved pursuant to N.J.A.C. 19:45-1.52 and prior to the collection of the cards by the dealer.

(b) Prior to paying a progressive payout hand, the dealer shall:

1. Verify that the hand is a winning hand;
2. Verify that the appropriate light on the acceptor device has been illuminated; and
3. Have a casino supervisor validate the progressive payout pursuant to approved internal control procedures.

(c) Any winning progressive payout wager shall be paid irrespective of the rank of the hand of the dealer or even if the dealer does not have a qualifying hand or has a higher ranking hand.

As adopted, effective: 08/07/95

19:47-16.12 Payout odds; rate of progression; payout limitation

(a) The payout odds for winning wagers at caribbean stud poker printed on any layout or in any brochure or other publication distributed by a casino licensee shall be stated through the use of the word "to" or "win," and no odds shall be stated through the use of the word "for."

(b) A casino licensee shall pay out winning ante wagers at payout odds of 1 to 1.

(c) Subject to the payout limitation in (d) below, a casino licensee shall pay off each winning wager at the game of caribbean stud poker at no less than the odds listed below:

<u>Wager</u>	<u>Payout odds</u>
Royal Flush	100 to 1
Straight Flush	50 to 1
Four-of-a-kind	20 to 1
Full House	7 to 1
Flush	5 to 1
Straight	4 to 1
Three-of-a-kind	3 to 1
Two Pair	2 to 1
One Pair or less	1 to 1

(d) Notwithstanding the payout odds in (c) above, the payout limit on each bet wager for any hand shall be no less than \$5,000 or the maximum amount that one patron could win per round when betting the minimum permissible wager, whichever is greater.

(e) A casino licensee shall pay out winning progressive payouts at no less than the amounts listed below:

<u>Hand</u>	<u>Payout</u>
Royal Flush	100 percent of progressive jackpot
Straight Flush	Either 10 percent of progressive jackpot or \$5,000, as designated in the casino licensee's approved system of internal controls
Four-of-a-kind	\$500.00
Full House	\$100.00
Flush	\$50.00

(f) The rate of progression for the progressive meter used for the progressive payouts in (e) above shall be no less than 70 percent. The initial and reset amount shall be established by each casino licensee and approved

pursuant to N.J.A.C. 19:45-1.39B.

(g) Winning progressive payout hands shall be paid in accordance with the amount on the meter when it is the player's turn to be paid in accordance with N.J.A.C. 19:47-16.11; provided, however, if more than one player at a table has a royal flush progressive payout hand, each player shall share equally in the amount on the progressive meter when the first player with a royal flush is to be paid.

As adopted, effective: 08/07/95

As amended, effective: 03/19/01

19:47-16.13 Irregularities

(a) If a hole card is exposed prior to the dealer announcing "No more bets" pursuant to N.J.A.C. 19:47-16.7, all hands shall be void.

(b) A card that is found face up in the shoe or the deck while the cards are being dealt shall not be used in the game and shall be placed in the discard rack. If more than one card is found face up in the shoe or the deck during the dealing of the cards, all hands shall be void and the cards shall be reshuffled.

(c) A card drawn in error without its face being exposed shall be used as though it was the next card from the shoe or the deck.

(d) If any player is dealt an incorrect number of cards, that player's hand shall be void. If the dealer is dealt four cards of the five card hand, the dealer shall deal an additional card to complete the hand. Any other misdeal to the dealer shall result in all hands being void and the cards shall be reshuffled.

(e) If an automated card shuffling device is being used and the device jams, stops shuffling during a shuffle, or fails to complete a shuffle cycle, the cards shall be reshuffled in accordance with procedures approved by the Commission.

(f) If an automated dealing shoe is being used and the device jams, stops dealing cards, or fails to deal all cards during a round of play, the round of play

shall be void and the cards shall be removed from the device and reshuffled with any cards already dealt, in accordance with procedures approved by the Commission.

(g) Any automated card shuffling device or automated dealing shoe shall be removed from a gaming table before any other method of shuffling or dealing may be utilized at that table.

As adopted, effective: 08/07/95